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556 181 An intelligent woman once summed up for me the peasant's attitude toward labor and money in this terse fashion:

"Most people work because they want money. Everyone looks for money."

511 181 434 Although the peasant considered money of greater importance than formerly because he was becoming more and more a part of a money economy, he really handled very little in the course of a year. The annual income for a family of four or five was less than two hundred dollars, an amount that came into the family coffer in driblets and was paid out as slowly as possible. After the autumn market or the sale of a cow, the peasant was flush with money, but when he had bought the necessities which he could not produce for himself (kerosene, shoes and other articles of clothing, rice, salt, and some hardware) he was little better off financially. If a member of the family worked outside the home, his wages were a considerable help, especially when some of the many taxes were due.

465 181 I asked nine young men, picked at random, about the money they earned. Their monthly income varied from the meager equivalent of $6 a month earned by a twenty-five-year-old servant and an eighteen-year-old shepherd to $66 earned by a twenty-year-old milkman. There was only one who kept more than half of his earnings for himself. He explained apologetically that the reason he did not turn these over to his father was that he had to pay board and rent in Sofia, where he worked.

454 181 Very few Dragalevtsy people accumulated savings in the bank. They preferred, like people all over Bulgaria, to invest money in real estate. The city people did it because of the security of investment, whereas the peasants, especially in Dragalevtsy, were more interested in possessing land for its own sake.

426 181 The great majority of the peasants were in debt, though many debtors were also creditors. Those specializing in field crops preferred long-term loans, usually for fifteen or twenty years, with land as security, while sheep owners usually sought short-term loans of three or four months. One village merchant, to whom many peasants came for advice, estimated that 70 per cent of the loans were taken from banks and 30 per cent from individuals. The government had done much in the past through periodic moratoria to reduce the amount of indebtedness. [652]

	Year 1929—30	Year 1930—1	Year 1931—2	Average
North Bulgaria	171,06%	146,01%	110.70%	142.59%
Sofia region	179.90%	158.43%	158.28%	165.53%
South Bulgaria	119.60%	125.60%	186.23%	143.81%

This of course has been possible owing to the credits which they have been able to raise from the Agricultural Bank, and to their not applying them to the specific purposes for which these loans were granted; the Agricultural Bank having extended to the rural population credits amounting on an average to 7360 leva per hectare for the smaller category of farmsteads. It must not be thought however that the peasantry has been living wastefully, and has run into debt owing to its being profligate. Very often in periods of drought the Agricultural Bank, under pressure from the State, has been compelled to come to the assistance of the peasantry and to supply them with seed and food, practically with no guarantee. This will largely explain the excessive advances which the Bank has made to the rural population, which, if it were not for this timely aid would have literally starved.

The source of the trouble is that the available land is unsufficient to support the population, and that if it be not provided with more land in order to increase its production up to its requirements, or if it be not assisted financially in order to modernise its methods of cultivation, and thus be able to raise a larger quantity of products on the land it actually possesses, there will be grave danger of a dislocation of the present social fabric

Prof. St. Tsolakov, a colleague of Prof. Dolinski, has published a most interesting essay in the 1934 Annuaire de l'Ecole des Hautes Etudes Commerciales, of Varna, on the position of the farmers in the Varna region, and on their indebtedness to the State. It is certainly representative of the whole country, and the study of the figures he supplies will convince any one that the problem

of the reorganisation of agriculture in Bulgaria is a most pressing one if a social upheaval is to be avoided at no distant date.

Prof. Tsolakov has carefully calculated the revenue of all items of income of farmers from the various cereals, vegetables, fruit, poultry, cattle etc. they raise, as well as the disbursements they make for the purchase of similar articles for their personal requirements in cases where they do not produce one, or several of these articles on their own farms and have to sell certain surpluses, if they have such, in order to buy what they do not produce, and he has come to the conclusion that farmers possessing up to 2 hectares have an annual deficit as regards their needs in agricultural produce of 4,226 leva per farmstead, those possessing 2 to 5 hectares have a surplus of 402 leva, those with 5 to 10 hectares a surplus of 7,103, those with 10 to 15 hectares a surplus of 15,632, and those of over 15 hectares a surplus of 19,919. However, the rural population has other needs besides agricultural produce, which mainly represents food, namely: clothing, light, fuel, etc., and if these requirements be taken into consideration the farmsteads would show the following position as to revenue and expenditure:

Farmsteads up to 2 hectares:	Annual deficit	7,226	leva
" from 2 to 5 "	" "	4,598	"
" " 5 to 10 "	" surplus	103	"
" " 10 to 15 "	" "	5,632	"
" of over 15 "	" "	6,919	"

As a consequence, farmers have been unable to pay their taxes, or to refund their debts. Prof Tsolakov has appended the results of an examination into the accounts of 487 individual farmsteads in the region of Varna, and gives these most impressive data as to the hopeless position in which the peasantry finds itself. Arrears of unpaid taxes have been accumulating for the past years, and there